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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/704,379	11/02/2000	Fred Bishop	10655.7600	4909
20322	7590	10/30/2006	EXAMINER	
SNELL & WILMER 400 EAST VAN BUREN ONE ARIZONA CENTER PHOENIX, AZ 85004-2202			PATEL, JAGDISH	
			ART UNIT	PAPER NUMBER
			3693	

DATE MAILED: 10/30/2006

Please find below and/or attached an Office communication concerning this application or proceeding.



### **DETAILED ACTION**

1. This communication is in response to amendment filed 8/16/06.

#### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 4/6/05 has been entered.

#### ***Response to Amendment***

3. Claims 6, 8, 19, 25, 38 and 57 have been amended. Claims 2-10, 15-16, 19, 21-25, 38, 53-58 and 61-64 are pending.
4. Rejection of claims 6, 2-5, 7-10, 15, 16, 19 and 38 under 35 USC 112(second) has been withdrawn.

#### ***Response to Arguments***

5. Applicant's arguments with respect to claims 2-10, 15-16, 19, 21-25, 38, 53-58 and 61-64 have been considered but are moot in view of the new ground(s) of rejections.

***Claim Rejections - 35 USC § 103***

6. Claims 2-10, 15, 16, 19, 21-25, 38 and 53-58 and 61-64 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker (US 5,794,207) (Walker, '207' Patent) and further in view of Walker (US 6,108,639) (Walker, '639' Patent) and further in view of Gopinathan et al. (US 6,330,546) (Gopinathan).

As per claim 6, Walker, '207' Patent teaches a method of facilitating commercial transactions, which method comprises the steps of:

facilitating registration of a first party with a transaction mechanism having a financial account identifier for identifying a first financial account associated with said first party;

(see col. 8 L 66 – col. 9 L 5; col. 13 L 1-10 and Fig. 5; see col. 15 L 46+ CPO)

receiving at said transaction mechanism a request to debit said first financial account to effectuate a purchase transaction between said first party and a second party;

(col. 9 L 32-43, funds transfer)

receiving at said transaction mechanism transaction information relating to said purchase transaction between said first party and said second party;

(buyer creates a CPO, see col. 8 L 66 – col. 9 L 5)

determining at said transaction mechanism whether said purchase transaction is acceptable based upon at least one of said transaction information, said request to debit said first financial account...;

(see Fig. 6, col. 17 L 27-47, see col. 22 "Delayed Payment Embodiment")

debiting at said transaction mechanism funds at said transaction mechanism from financial account of said first party;

<sup>col. 20</sup>  
(Payment Preferences);  
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disbursing funds at said transaction mechanism to a financial account associated with said second party,

<sup>col. 20</sup>  
(Payment Preferences)  
4

Art Unit: 3693

While, Walker, '207' Patent teaches the aforementioned process steps pertaining to the purchase transaction, it fails to teach that a shipping agent is provided which performs the functions of receiving an item, causing the item to be delivered to the first party as per claim 6.

Walker, '639', Patent, in the same field of endeavor, however, discloses a method and system of facilitating commercial transactions which comprises a shipping agent performing the aforementioned transactional steps as follows:

receiving an item from said second party;  
(col. 3 L 39-42, goods are forwarded to the dealer/authenticator)

causing said item to be delivered to said first party after said funds are credited to the said second financial account.

(col. 3 L 48-55 the dealer/authenticator can deliver the item to the buyer and authorize payment to the accepting seller)

It would have been obvious to one of ordinary skill in the art at the time of invention to incorporate the aforementioned features Walker, '639', Patent in the former Walker Patent reference because it would provide assurance to the first party (e.g. a buyer) that the item being purchased from the second party (e.g. a seller) would be delivered in accordance with the purchase transaction and would guarantee the second party that a payment is received prior to the delivery of item.

While, the Walker patent references discussed above teaches the method of facilitating commercial transaction, they do not teach the steps of comparing at the transaction information to determine that the request to debit is fraudulent and subsequently determining whether a purchase transaction is acceptable based upon such comparison.

Gopinathan, in the same field of endeavor, however, discloses a method of determining that a request to debit an account such as a credit card account (see col. 1 L 64 – col. 2 L 14) is fraudulent by comparison of the current transaction information with previous transaction information.

It would have been obvious to one of ordinary skill in the art at the time of invention to incorporate the aforementioned feature of determining if the debit transaction is fraudulent in determining the acceptability of purchase transaction as discussed above because determining potential fraudulent debit transaction prior to affecting the funds transfer would reduce chances of fraudulent transactions which would reduce liability of the holder of the first financial account holder, as well as improve confidence level of the first and second parties in the transaction mechanism for commercial transaction.

Please refer to prior office action for detailed analysis of claims 2-5 and 7-10.

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Claim 15. The method of claim 6, comprising the step of receiving notification by said transaction mechanism from said shipping agent that said first party has received goods, services, and other value shipped from said shipping agent.

(see col. 22 “only after goods have been received by the buyer are the funds transferred ..”, note that receiving notification is inherent because the central controller performs the escrow function)

Claim 16. The method of claim 6, comprising the step of providing an intermediary to facilitate said transaction between said first party and said second party.

(see for example, Fig. 1, refer to central controller 200 which performs the functions of an intermediary)

Claim 19. wherein the step of interfacing with said shipping agent comprises maintaining by said transaction mechanism at least one of said first party's and said second party's identity and address in confidence with respect to either said first or said second party.

(refer to Walker “Delayed Payment Embodiment”, col. 22, note that the payment is carried out by the central controller who acts as an escrow agent).

Refer to claim 6 for motivation statement.

Claims 21-25 have been analyzed as per respective method claims 2-6. All limitations have been recited in the cited references.

Claim 38 corresponds to method claim 6 and has been analyzed accordingly.

Claims 53, 57 and 58 have been analyzed as per respective method claims 2-6. For hardware elements of the device please refer to Figures 2-4.

Claim 54: network interface in communication with said central processor (see Figure 2).

Claim 55: storage device ..customer transaction records database.. (see Fig. 2 Buyer database).

Claims 56: said memory comprises a risk management module, transaction control module and an authentication module (see data storage device 250 having contract detail database 280, cryptographic key database 290 and CPO database which is accessible by CPU 205)

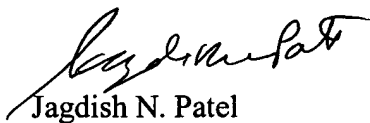
Claims both explicitly meet 61-64 cited references of (Walker, '207' Patent) and (Walker, '639' Patent) since the commercial transaction pertain to item of values.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on **800AM-630PM Mon-Tue and Thu.**

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammel can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3693)

10/30/06